

Gustavo Romanello

Acela Romanello

5445 Thunderidge dr., Raleigh NC 27610

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10/24/2011

To: BANKUNITED

7815 NW 148 St, Miami Lakes, FL 33016

TRUSTEE SERVICES OF CAROLINA, LLC

Substitute Trustee, BROCK & SCOTT, PLLC

5431 Oleander Dr., Ste. 200

Wilmington, NC 28403

NC ATTORNEY GENERAL

MAIL SVCE. CTR. 9001

RALEIGH, NC 27699-9001

RAGSDALE LIGGETT, PLLC

P.O. Box 31507 Raleigh, NC 27622-1507

Re: Property Address: 5445 Thunderidge dr., Raleigh NC 27610

Loan Number: 4594016

Dispute of Debt and Notice of Default

Under the Truth in Lending Act pursuant to 15 U.S.C. sect. 1601-1667 (j) relating to full disclosure, I have the right to know the true party of interest in this matter.

Under the original Deed of Trust, the original lender/creditor was BankUnited, FSB and there's been no valid assignment and chain of title from the original lender to BANKUNITED, as recorded in the Wake County Register of Deeds office at the time of the transfer, as required by North Carolina recording laws, creating a break of chain of title.

Therefore, I am disputing that BANKUNITED is the actual legal owner of the obligation without further loan number proof and verification specifics that my loan was transferred at the time BANKUNITED bought BankUnited, FSB assets.

The foreclosure complaint was initiated without having assignments in place, something that's not allowed by N.C.G.S. 45-21.16, BANKUNITED at the time the complaint was filed, wasn't the party of interest.

If no verification or response has been received within 30 days acknowledging that fact, then this letter will serve as an admission that the Notice of Default was done in error and you agree to rescind the Notice.

A Forensic Audit has been done on my loan and more than a dozen violations of R.e.s.p.a., T.I.L.A. and other laws have been found.

BANKUNITED actions in attempting to perfect its secured status in the property constitutes a fraudulent transfer pursuant to 11 U.S.C sect. 548

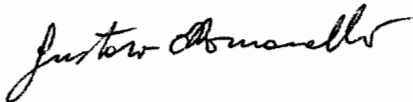
The bogus assignment of Deed of Trust/Promissory Note was prepared NOT by the F.D.I.C. but at the bank's attorney's office, with no power of attorney proof presented on the purported "attorney-as-fact" signature.

My questions in the Qualified Written Request were not satisfied, by that, you admit being a servicer of the Promissory Note, you admit that the loan was securitized, you admit that you are not the real party in interest in this controversy, you admit you are a debt collector and not the original creditor, and you admit that the loan has been paid in full.

I would like to have written validation please, that the foreclosure process has been put on hold or extended until my requests have been satisfied.

Under the Federal Rules of Civil Procedure, Rule 36, you are advised to notify me within 30 days should you wish to contest any of the above allegations with specific proof. Failure to do so you fully admit to all allegations as truth. These admissions will be used as evidence against you and your agents in any wrongful foreclosure proceeding involving this matter.

Sincerely,

A handwritten signature in cursive script, appearing to read "Justin Romanello".A handwritten signature in cursive script, appearing to read "Acela Romanello".